

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 16-016765  
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ATTORNEYS FOR MIDFIRST BANK

IN RE:

SCOTT MICHAEL BAYLES AND GERALDINE MARIE  
BAYLES, DEBTORS



Order Filed on June 10, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 19-17417-MBK

HEARING DATE: MAY 19, 2020

JUDGE: HONORABLE MICHAEL B.  
KAPLAN

**ORDER ON OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: June 10, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter being opened to the Court by William H. Oliver, Jr., attorney for the Debtors upon filing of a Chapter 13 Plan on April 14, 2020; ECF Doc. No.: 75; and MidFirst Bank, hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan on April 17, 2020; ECF Doc. No.: 80; and the Court having heard Secured Creditor's Objection on May 19, 2020, and for other good cause shown,

1. Debtors have applied through Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 121 Atrium Drive, Brick, NJ 08723.
2. On January 27, 2020, an FHA Home Affordable Modification Trial Period Plan (HAMP) was offered to the Debtors.
3. Debtors are to comply with all terms of the trial plan modification offer, including making payments to Secured Creditor in the amount of \$2,427.36 due March 1, 2020; \$2,427.36 due April 1, 2020; and \$2,427.36 due May 1, 2020.
4. Debtors must file a Motion to Approve Loan Modification by July 15, 2020.
5. If the loan modification trial period is not completed, Debtors must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$25,624.43 as filed in Proof of Claim No. 12-1 or 2) modify the Chapter 13 Plan to surrender the subject property.
6. If the Debtors fail to make any payments detailed in this Consent Order within thirty (30) days of the date the payment is due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for an reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Creditor's Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with the Consent Order, with a copy of any application, supporting certification and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and the Debtors as required by the local bankruptcy rules.
7. This Order is hereby incorporated into Debtors' Chapter 13 Plan.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott Michael Bayles  
Geraldine Marie Bayles  
DebtorsCase No. 19-17417-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.  
db/jdb +Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor MIDFIRST BANK ewassall@logs.com, njbankruptcynotifications@logs.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York Et Al... rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles  
courtdocs@oliverandlegg.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles courtdocs@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 8